

The Times-Dispatch

Business Office...Times-Dispatch Building
10 South Tenth Street
Richmond, Va.
South Richmond...1000 Hull Street
Petersburg Bureau...109 N. Sycamore Street
Lynchburg Bureau...215 Eighth Street

BY MAIL	One Six Three One
POSTAGE PAID	Year. Mos. Mos. Mo.
Daily with Sunday	\$4.00 \$2.00 \$1.50 .35
Daily without Sunday	4.00 2.00 1.00 .35
Sunday edition only	2.00 1.00 .50 .25
Weekly (Wednesday)	1.00 .50 .25 .15

By Times-Dispatch Carrier Delivery Service in Richmond (and suburban and Petersburg)—One Week.
Daily with Sunday...10 cents
Daily without Sunday...10 cents
Sunday only...10 cents

Entered January 27, 1903, at Richmond, Va., as second-class matter under act of Congress of March 3, 1879.

FRIDAY, FEBRUARY 21, 1913.

CAN WE HELP MEXICO?

When the Balkan War threatened to engulf all Europe in strife, we declared that the attitude of modern nations toward such a calamity would be a touchstone of their civilization. If justice, truth and humanity had not enabled them to preserve peace, then much that our times boast of is false. Will not the same criterion apply to what the United States does in the Mexican affair?

At present, it seems reasonably certain that American life and property will be protected. The need for intervention—of there were ever any real need—is for a time and we hope for ever, past. But it is very certain that unless some permanent and stable form of government be established in the sister republic, revolutions and costly changes of officers will continue. The United States will always be interested both on economic and humanitarian grounds.

Are we not, then, as a nation great enough, powerful enough and wise enough to help Mexico to the freedom she is vainly seeking? Are there not other forms of intervention than that of mere brute force to revenge a wrong to our own citizens? John Barrett's proposal for a board of mediation, composed perhaps of Americans, Mexicans and representatives of other Latin-American countries, was scoffed at as the talk of an emotional busy-body and diplomatic amateur. We wonder if it be not true that the American people are more in sympathy with this noble type of emotional diplomacy than in the dollar variety. Many Americans would rather see their government peacefully offering its counsel and sympathy and service than to see it sending armies of occupation to protect big money.

Mr. Barrett's scheme may have been visionary. It may be that Mexico would not welcome any interference. But we believe that the universal sentiment against war and its terrible price has developed a new way of viewing international relations. It is a reflection upon the entire Western Hemisphere to say that there is not justice and moderation and disinterested usefulness in all its members to enable them to act as peacemakers for a broken and suffering people. We believe that North and South America could join to help with their own wisdom and experience a nation struggling upward.

THE CIVIL SERVICE PROBLEM

The resolution of Representative Carter, of Oklahoma, providing for an investigation into the civil service to find out how many government employees are enjoying its protection without meriting it, would, if properly conducted, result in some valuable findings. Undoubtedly, a considerable number of clerks and other employees have been unfairly covered into the civil service by executive order. The remnants of the clerical forces of several recent administrations, including that of the former Tariff Board, have enjoyed this privilege. This abuse should be stopped, and all employees of certain grades should be required to stand a competitive examination.

On the other hand, it is exceedingly difficult, because of the limitations imposed by the civil service rules, for the Federal government to secure much-needed employees of special attainments or training. The Bureau of Corporations, for example, may require special agents with training in economics, possessing a good address and discretion, for the purpose of conducting a comprehensive inquiry among representative business men. An examination is held, and as the result, a number of students of abstract economics head the list who are totally lacking in practical experience. They are also usually so academic in their actions and manner of thought that to them an assignment to the everyday business world in search of information would be like embarking upon an uncharted sea. Furthermore, as was recently the case in the woman and child labor inquiry, the United States Bureau of Labor may be directed to make a comprehensive inquiry of existing industrial conditions. Trained and discreet investigators are needed. An examination is given, and what is the result? Half-baked sociologists, many sentimentalists, together with other varieties of much-rakers and uplifters, successfully pass, and perforce are placed in the field. The outcome is general dissatisfaction among manufacturers, and the collection of a mass of superficial and valueless information.

This is not by way of criticism of the civil service regulations. Even under these limitations they are infinitely better than the spoils system. Some means should be devised, however, which, while protecting merit, would enable bureau chiefs and department heads to secure proper employees for special work. In the higher grade of the public service, the present rules place a premium upon mediocrity and inefficiency. The only solution would seem to be the granting of a greater freedom of action to those in charge of certain classes of work and the holding of them strictly responsible for results. What would probably be better, however, would be the method now fol-

lowed by the State Department in appointing consuls. Before an applicant is permitted to take the final examination he is put through a preliminary test relative to his educational training and personal fitness. Some such procedure should be adopted to enable other government departments to secure well qualified employees for certain grades of work.

WHO PROTESTS FOR TO-MORROW?

We have sometimes spoken of the need for public servants with "vision," and we have urged the need for a city plan—some comprehensive scheme whereby the growth of the future Richmond might be guided into wise and economical ways. A splendid illustration both of the need for vision and a city plan lies in the pending franchises for track extensions in the West End beyond the Boulevard. The men who are to grant or refuse such franchises must have vision to see the needs of to-morrow and to protect the citizen of the next generation against mistakes made by this. When threatened with a trolley line that they do not want, the residents of Lee District can come to the Council and protest. Who protests for the future dwellers beyond the Boulevard against useless and duplicate tracks?

Within five years this section is going to be built up as closely as Lee District. The future citizens will have exactly the same opposition to the invasion of their residential quiet and safety by useless tracks as is now expressed in the settled territory. But they are not there yet, and unless some one has vision enough to protect them against undesirable tracks, the latter will be built, and then it will be too late.

We do not mean that no tracks should be built, nor do we pretend to designate what tracks should be built. What we plead for is a plan whereby the necessary facilities of transportation in this section shall be provided, and no more. At present the West-hampton line passes through part of this territory. Now, in addition, the Passenger and Power Company desires to make a loop through another set of streets. The Henric Company desires its particular extension. We merely ask, if all this trackage is put in the section, will there be people of to-morrow have legitimate cause for complaint? Is it not the province of the present Council to see a vision of the needs and adopt the plan that will not pierce the residential West End with too many tracks?

If the future residents of the section were here, would they not protest as the present residents of Lee District protest? Moreover, will not these future residents beyond the Boulevard be drawn from the present residents of other sections? If it be true that the children of Lee District may be endangered by cars in this section, will not the grandchildren of these same protestants be endangered by cars in the new section?

We urge that such franchises be given only as it is shown that an actual need exists or will exist. Let us not criss-cross open land with tracks just because it is open and nobody objects. By all means let us develop new regions, but let the development look toward to-morrow, and not merely toward increasing individual wealth. Let us have real development, not handicaps.

ECONOMICS OF TIPPING.

The automatic tip described on this page recently does not appeal to the writers' guild of Richmond, if a letter printed elsewhere may be taken as representing the economic facts in the case. The correspondent states that the maximum wage of negro servants of this type is about \$5 per week. Many receive less. Out of this amount they have to provide uniforms and make good various fines. It is declared that unless the tip money be included, the servant does not receive a living wage.

The automatic tip plan was introduced in a large New York hotel. It seems very possible that it might not work in Richmond, although our correspondent seems to think it abolishes tipping altogether. The fact is that it automatically limits the tip to 10 per cent of the bill for food. It is a definite service charge. Whether this amount is supposed to represent the total salary received or whether the tips are supplemented by a regular salary is not clear.

But we believe that the facts presented in the letter substantiate the position taken upon what might be called the economics of tipping. The true solution is for the hotel or restaurant keeper to pay his servants a legitimate living wage for the character and amount of work they do. Let him incorporate this charge in his bill. It will be paid just as the unseen items of light and heat are paid, although they do not appear in separate form on the bill.

This will relieve the public both of the double charge for service that is frequently the result of tipping, and of the equally annoying necessity of becoming paymaster to the servant. It will assure the servant of a fixed income for definite work. He will not be dependent upon the charity or good-temper of the diner. He will also devote himself to his legitimate work instead of trying to increase the tip by useless attention, guest, servant and house would be on a more business-like basis.

TURKEY'S WAIT.

The powers continue to turn a deaf ear to Turkey's solicitation for further intervention or mediation. They "stand pat" on their original note, and meanwhile it may become a question whether the allies will now acquiesce in the terms of that note.

Since Turkey broke off peace negotiations, or rather, by her stubbornness forced the concert to break them off, in the hope that something would turn up, the situation has traveled apace with her from bad to worse. Nothing has turned up that has not put her more at the mercy of the allies. The heavy reinforcements she boasted she would draw from Asia Minor, and

on which she counted to have the "moral effect" upon the powers of their proposing more liberal conditions of settlement for her, have not materialized. Even a large part of an Asiatic contingent she attempted to transport to European Turkey were drowned like rats endeavoring to escape from a doomed ship, while the rest were driven back whence they came in confusion and demoralization. The much-heralded and vaunted mysterious coup of Enver Bey that was to redeem Ottoman military prestige has ended in a disastrous fiasco, and the counter revolution, the Young Turk usurpation, has been the fruitful cause of anarchical internal political conditions and mutinous demonstrations in the army.

It is true that something did threaten to turn up in the reported renewal of strained relations between Russia and Austria-Hungary, over the disposition of Albania and hegemony of the Southern Slavs, and in the recrudescence of the disagreement between Roumania and Bulgaria over their territorial issue. But it develops that the former danger existed more in the minds and the desires of the Vienna and the St. Petersburg journalistic jingoes than in fact. As to the latter, it is given out on unquestionable authority that the parties in largest interest, outside of Roumania and Bulgaria, are entirely confident that a satisfactory adjustment will be reached.

Yet, granting that after all it comes to an armed clash between the dual monarchy and Russia, and that Roumania becomes involved, it is difficult to see how Turkey could be benefited by such eventuation. There would only be more spoilsmen among whom to divide the spoils, including not only possibly, but probably, Constantinople, which neither the allies nor any of the powers want at present. It seems with Turkey a clear case of waiting and playing for something to turn up which, however it might affect the allies or the powers, could hardly fall of the conclusion of turning her, bag and baggage, out of Europe before the fullness of time to the powers for that inevitable consummation. Nor is it impossible that it might carry partition to the Turks' Asiatic dominions as well, seeing Muscovite long-standing covetousness thereof.

OUR UNSIGHTLY CITY GATE.

Richmond's city gate needs attention. Thousands of tourists and visitors, of the best type, pass through each year. They all have a keen desire to see what the seat of the Confederacy looks like. Many of them are seeking homes and investments. Yet the first impression they receive of Richmond is enough to send them elsewhere. The fact and the remedy have been suggested to The Times-Dispatch in the following:

As the travelers approach the city on the Seaboard Air Line, they enter the valleys of the Bacon's Quarter Branch and Shockoe Creek, and what do they see? Dump after dump, littered with every conceivable kind of rubbish, ramshackle houses with filthy yards, and an open sewer, with here and there pools of stagnant water left by the receding waters of the creek. The stranger naturally looks for the Confederate Museum, the White House of the Confederacy, the headquarters of the Seaboard Air Line, high above the slope covered with most unsightly shacks, littered yards and refuse piles. All about the valley the landscape is the same—dumps, decay and filth.

What impression does the traveler get of Richmond? Does it appear to be like the city progress that it is? Can you blame him for saying so? Can you blame him for saying so? Can you expect him to look upon Richmond as a place of investment?

But the most important question is: What are we going to do about it? Any one who visits the Shockoe Valley and has an eye for the beautiful in nature, as struck by the desecration of natural beauty that has been going on there. If the Shockoe Valley were relieved of its unsightly rubbish heaps and ramshackle dwellings, and if it were properly treated by a city engineer, it could be converted into one of the most beautiful landscapes in this part of the country. There are rare opportunities here for picturesque parks, beautiful vistas, lawns, drives, playgrounds and athletic fields, etc., at a comparatively small cost. Shockoe Creek in that case would have an underground sewer instead of being an unsightly menace to health and affording a breeding place for mosquitoes.

With these improvements made, the property at the top of the slope, and for many blocks back in old Jackson Ward would be so increased in value that hundreds of new dwelling houses could be built, and the city would be made to yield twice or fourfold their present revenues. This would mean better housing for thousands of the city's population and very greatly increased tax receipts.

The reclamation of this valley means money made. It means an unsightly and forbidding gateway changed to one of beauty and charm. Travelers would go away with a good word for Richmond, instead of caustic criticism. Business men know this is good advertising. Cleanliness is also next to wealth.

Nobody knows who the members of the next Cabinet will be, but who can name offhand the members of the present one?

A Missouri bad man has been reformed by his beard. The longer it grows the better he gets. Why then should we have safety razors and barbershops?

A man bitten by Admiral Dewey's dog has sued the Hero of Manila Bay for \$20,000 for the mouthful taken out of his leg. When seeking a dog bite, always choose the canine of a wealthy owner.

Governor Mann's staff colonels are shining up their swords these days, preparing for action on March 4.

Signs of spring are increasing. The polo season opens in Swansboro Saturday.

Everybody favors a State tax conference except the tax-dodgers.

Why not let Colonel Roosevelt intervene in the Mexican situation?

On the Spur of the Moment

By Roy K. Moulton

From the Hickeyville Clarion.

Rev. Hudnut's wife has just finished a fine rug which covers the whole parlor. She made it out of the tops of carpet slippers the Rev. got for Christmas.

The funniest thing I ever saw was a seven dollar mule pulling a four thousand dollar automobile up hill.

Elmer Jones got a job as a drummer for a shoe house, but he busted his drum and got home inside of a week. They say that fingers don't lie, but I have observed a good many chorus girls on the street, and am somewhat sceptic.

By grace, you can't believe all you see in the papers. Hi Purdy saw an ad which said a company down the city had nickel alarm clocks for sale, and he went down there, but couldn't get one for a nickel anywhere.

Miss Euphemia Perkins, our poetess in passion, is talkin' of startin' suit agin the heirs and assigns of Lafe Pringle, who passed away about twenty-seven years ago. About two months ago they decided to erect a monument for the late lamented, and hired our poetess to write the epitaph. After it was all carved on the tombstone so she couldn't take it back, they refused to pay, sayin' that the sentiment wasn't exactly what they wanted, as it seemed to have a little sarcasm onto the tail end of it, and there was too much free advertising for the author in it. This was the epitaph:

I'm asked to write a little jingle, In memory of old man Pringle. In writin' epithets, you see, There ain't no bug got much on me. The graveyard's full of my best verse; You might go further and do worse. A person's virtues I'll rehash, I only ask half down in cash. Old man Pringle lies beneath this stone.

For many years he lived alone, But when they knew that he would die, The relatives all rallied nigh. For he had quite a lot of dough, And this the relatives did know. He was the queerest of old chaps; He'd gone to his reward—perhaps.

The lawyer says that Euphemia might have said a little more about Pringle and a little less about herself on the tombstone, but he will try and win the case for her, nevertheless.

Noah Webster Down to Date.

Bonehead—A young man who thinks that two can live as cheaply as one. Bonehead—Farming in a local option county.

Mollycoddle—A gentleman who hangs around a dress goods bargain counter. Switchboard—A board on which to hang false hair at night.

Ivorybean—A gink that thinks there is only one girl in the world. Statesmanship—Something that nobody in Washington knows anything about.

Clarnet—An instrument of torture.

Woodrow Dear Woodrow, you can have your job. You're welcome to it, to be sure. I'm glad I'm just a common job. An' no celeb. like you.

I haven't got twelve thousand men All beginnin' jobs of me; They do not camp upon the porch And perch in every tree.

Nobody offers me advice On problems small or great; Nobody has to tell me how To steer the ship of state.

I do not have to walk the chalk, And walk it every day, And weigh each word of mine for fear Of what the world might say.

A horde of energetic scribes Don't camp upon my trail, And make me wish ten times a day That I were locked in jail.

I've got the edge on you, Woodrow, I know you will agree; For if the nation would go bust They'll all blame you, not me.

Found: Lady's handbag. Contents, powder puff, calling cards, hand-glass, needles and thread, matinee tickets, chewing gum, face yeh-five samples of lace, chamois skin rag, sewing silk, smelling salts, bottle of per-kind, chicken cream, one back comb, cold cream, one brace for combination salad, photographs of William Faversham, doorknob, nail file, nail polisher, two postage stamps, club program, shirtwaist, pattern, one street car ticket and 5 cents in real money.

A Believer in School Bible Reading.

To the Editor of The Times-Dispatch: Sir,—Please give me space in your paper to reply to an article in your issue of the 14th inst. in relation to reading God's Word in the public schools. This is a Christian nation. All of us believe in the Bible. Wherever the Bible is introduced the people are elevated in morals and civilization. Where it is not known or excluded wickedness and vice and ignorance prevail. In view of these facts, which cannot be successfully controverted, I don't see how any one can object to the use of the Bible in the public schools, or anywhere else, especially one who claims to follow Him who said: "Go ye into all the world and preach the gospel to every creature."

There is no violation of any constitutional rights, for no individual is ever asked to accept or reject its teachings. As to requiring a trained mind to appreciate the Bible, I as a Bible teacher, have been emphasizing the fact that the simplest child and the most learned scholar can study it with profit and uplift. "The way of salvation is so plain the wayfaring man, though a fool, need not err therein." As to its rhetoric, there is nothing to be compared with it. Its eloquence, its conciseness, its simplicity, its breadth, is just infinite. As our Saviour said, it is like leaven in our body politic, and the whole becomes leavened.

Abe Martin

Mrs. Tilford Moots has decided not to be operated on, as there's so many other things she'd rather have. Th' other little feller rocks his feet th' more emphatic he is.

DID YOU EVER KNOW IT TO FAIL?

Copyright, 1913, International News Service.



I hope the good brother may see his way to revising his views, and not be among those who refuse to give the Master the fruits of His vine. Our aim should be to serve God, and not to join any particular church, whichever church they think they can serve God the best in, there is the place for them, and that is all the Christian or religious liberty any one can possibly enjoy. There are many functions our government and all other governments exercise, which apparently do violence to our rights, but they are not noticed; but this which is only intended for good, and wrongs no one, is opposed by some. There is some difference of opinion as to what day to observe as the Sabbath, but the brother does not kick it in to be hoped the entire schools of the State will make a similar order, and let us all study the book that uplifts humanity.

THOS. A. ORGAIN.

Orgainville.

Mr. Myers for the Mexican Portfolio.

To the Editor of The Times-Dispatch: Sir.—Of the many important international questions with which the new administration will have to deal the position of the United States as regards the revolution in Mexico is by no means the least. President Wilson will need the services of a capable and experienced man in solving the many difficult problems which will confront him in this connection. So many Virginians have been mentioned for positions of honor in the Wilson administration that I hesitate to suggest another, and but for the peculiar fitness, as ambassador to Mexico, of the gentleman I have in mind, I would not do so. The gentleman in question is a large investor in the great mineral wealth of Mexico, has visited that country on numerous occasions and speaks the Spanish language fluently. I am informed by one who accompanied this Virginian to Mexico during a former revolution that he faced many dangerous situations with calmness and courage, and understand that he is close to the personal and political friends of Mr. Wilson in Virginia. I suggest as ambassador to Mexico, Mr. Harry E. Myers. ONE WHO KNOWS HIM WELL.

The Pork Barrel Evil.

To the Editor of The Times-Dispatch: Sir.—In what respect do the appointments, according to States and localities, made in the long-promised "pork barrel" bill, differ from the appointments made by the distribution of bounties, as pictured by the Honorable Justice, the beneficent paternalism of the Roman state the people, Juvenal says, were quite content with the "bread and games." (Panem et circenses.)

No Congressman of influence is slighted; any one who should dare oppose the giving of a "streak of lean and a streak of fat" to his constituent towns would be marked for slaughter by local greed. Those provisions for the State of Virginia are as follows: Wayneboro, \$25,000; Farmville, \$50,000; Norton, \$25,000; Salem, \$65,000; Front Royal, \$30,000; Leesburg, \$5,500; South Boston, \$50,000.

What hope is there of a rational and just tariff reform if such additional funds must be raised? Are not our present Democratic representatives Hamiltonian, rather than Jeffersonian, Democrats?

Is the voice of one crying in the wilderness, I ask for information.

Richmond. W. A. M.

Poems of Anna Venable Kolner.

To the Editor of The Times-Dispatch: Sir.—In several issues of your paper recently, mention has been made of Virginia poets, but the name of Anna Venable Kolner has in some way been omitted.

The daughter of the late Dr. Paul C. Venable, of Mecklenburg County, Va., she was sprung from a stock which has furnished many distinguished literary men and women to the State, among whom may be mentioned Mary Cole Carrington, Professor Francis Scott Venable, well-known mathematician; Dr. Francis P. Venable, now president of the University of North Carolina, and Florence Car-

lington Stevens, of New York, formerly of Virginia, who has recently written some very attractive verses. Anna Venable Kolner's two most important volumes are: "Echoes from the Land of the Golden Horseshoe," and "Footprints in the Wilderness." She probably reaches the climax of her poetry in the last verse of her poem, "Virginia," in which she gives expression to her devotion and pride in her native State. For the benefit of those less familiar with her poems, I add the last verse:

"And yet thine honor sleeps not now in dust; Thy children of to-day are of the same true mould; In field or forum, or from the sacred desk, Their souls are truth, thine honor is their own! Virginia! My Mother! I would ever sing of thee! And when my eyes shall close upon the scenes of earth, I would ask no holier place of sepulture, No mausoleum grander than to rest my head Upon thy bosom, where gentle winds Fresh from the mountain's brow I loved so well, Or where thy waves shall whisper mysterious secrets Of the mighty ocean to thy shell-girt Richmond."

G. C. M.

Richmond.

Views of the Virginia Editors.

A Double Income Tax. Since the national income tax is a certainty, we wonder if Virginia will retain her income tax. If she does, our people will pay a double income tax which looks slightly wrong.—Gordonsville Gazette.

Defective Tax Laws.

We have some Virginia laws that exact a double tax on the same property. Our next Legislature should correct these abuses. We hope candidates will express themselves on these questions.—Gordonsville Gazette.

Circulating Early.

State Senator Featherstone, the Tall Pine of Campbell, was circulating among his constituents here last Wednesday. The Senator is long on several things, conspicuously his honesty in the Senate and his height, six feet nine inches.—Altavista Journal.

The Social Hour Was Enjoyed.

"George Bernard Shaw" was the subject of a round table at the Woman's Club Tuesday afternoon, conducted by Mrs. R. B. Smith, assisted by Messrs. William Lasher and James Cox. At the close of the literary program delightful refreshments were served by the tea committee and a social hour was enjoyed by all present.—Hanover Herald.

QUERIES & ANSWERS

Public Schools.

Who made the course for the Virginia high schools? Why is it not uniform? When Latin is obligatory in a course, how much must the student study? What per cent of students made practical use of Latin in after life?

(1) A committee chosen to suggest. (2) It is virtually so. (3) The "course" itself will show. (4) 100 per cent.

Victoria, Etc.

Please give the altitude of Victoria, in Lauenburg County, Virginia, and let me know what day of the month was the last Friday in January, 1904.

The different elevations in the town are not known to us. The elevation of the top of the rail in front of the Virginia Railroad station at Victoria is 551 feet. The date is the 29th.

John Paul.

Please state the main facts in the life of John Paul Jones and tell me where his body is buried.

O. B. LEE. He was born at Kirkbean, Scotland, July 17, 1744. Going to sea, he became commander of a vessel at the age of eighteen, and in a mutiny killed one of his men, for which he was honorably acquitted, but made so uncomfortable on his return to England that he took death of a brother in Virginia, where the Revolution in the navy, December 22, 1775, by the influence of General Jones, he was made a lieutenant. He took the name of "Jones" out of gratitude for the service. He served with splendid success and made several vessels under his command—the Providence, the Bonhomme Richard—celebrated in the history of his times. In 1780 he became American agent to Denmark and Sweden, and in the next year he entered the Russian service as a rear-admiral. He died at Paris July 18, 1793, and the Assembly decreed him a public funeral and mourning. His body now lies in the chapel of the United States Naval Academy at Annapolis.

Postal.

May I obtain the fullest information about the beginning of the postal system, the birth of the parcel post idea, and the history of the parcel post bill in Congress? Write for it to the Postmaster-General, Washington, D. C.

England and Japan.

Can you give the text of the treaty between England and Japan? It is too long. The text is almost surely contained in some publication which the Secretary of State, Washington, D. C., can have sent you.

"Dreams of a Bachelor."

Who is the author of "Dreams of a Bachelor"? May the book now be got from the stores? "Reveries of a Bachelor," by Donald Mitchell (Mc Marvel), is probably the book you have in mind. Since its appearance in 1859 there have been so many editions that it is very easy to find.

National State and City Bank Talks

Where Savings Are Safe

Other investments may fluctuate in value, the principal being worth more or less according to market conditions, but a savings account with this strong bank is always worth its full face value plus accrued interest.

We invite deposits of one dollar or more, on which interest is allowed at the rate of 3 per cent per annum.

1111 East Main Street

Richmond, Virginia